

UOB Fixed Deposit Plus – Series 7 (AUD)

Return Tracker

Year 3 Performance

<i>Stocks</i>	<i>Bloomberg Code</i>	<i>09-Aug-06</i>	<i>9 Aug 2007</i>	<i>Return</i>	<i>Absolute Return</i>
Pinault-Printemps-Redoute	PP FP	EUR101.70	EUR121.88	19.8427%	19.8427%
Total SA	FP FP	EUR52.95	EUR54.82	3.5316%	3.5316%
Bristol Myers Squibb Co.	BMY UN	USD21.12	USD28.18	33.4280%	33.4280%
Dell Inc.	DELL UQ	USD21.14	USD26.43	25.0237%	25.0237%
Fortis	FORA NA	EUR28.35	EUR27.74	-2.1517%	2.1517%
Freddie Mac	FRE UN	USD57.53	USD61.67	7.1962%	7.1962%
General Electric	GE UN	USD32.28	USD38.94	20.6320%	20.6320%
Honda Motor Co., Ltd.	7267 JT	JPY3,930	JPY4,120	4.8346%	4.8346%
ING Groep NV	INGA NA	EUR32.42	EUR30.89	-4.7193%	4.7193%
Eli Lilly & Co	LLY UN	USD55.00	USD57.85	5.1818%	5.1818%
Novartis AG	NOVN VX	CHF68.75	CHF66.00	-4.0000%	4.0000%
Pfizer Inc	PFE UN	USD26.15	USD24.14	-7.6864%	7.6864%
Proctor & Gamble Co.	PG UN	USD59.54	USD64.97	9.1199%	9.1199%
Royal Dutch Shell	RDSA NA	EUR27.92	EUR27.55	-1.3252%	1.3252%
L'Oreal	OR FP	EUR78.10	EUR88.39	13.1754%	13.1754%
Sony Corporation	6758 JT	JPY5,170	JPY6,000	16.0542%	16.0542%
Takeda Pharmaceutical	4502 JT	JPY7,880	JPY8,040	2.0305%	2.0305%
Unilever NV	UNA NA	EUR17.90	EUR21.56	20.4469%	20.4469%
Volkswagen AG	VOW GY	EUR61.21	EUR141.23	130.7303%	130.7303%
Wells Fargo & Company	WFC UN	USD69.73	USD34.16	-51.0110%	51.0110%

Maturity Interest calculation

Minimum absolute return is 1.3252% (Royal Dutch Shell)

Maturity Interest = $\text{Max}(3.5\%, 0.4 \times 1.3252\%) = \text{Max}(3.5\%, 0.53008\%) = 3.5\%$

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Year 2 Performance

<i>Stocks</i>	<i>Bloomberg Code</i>	<i>09-Aug-05</i>	<i>09-Aug-06</i>	<i>Return</i>	<i>Absolute Return</i>
Pinault-Printemps-Redoute	PP FP	EUR82.60	EUR101.70	23.1235%	23.1235%
Total SA	FP FP	EUR52.17	EUR52.95	1.4940%	1.4940%
Bristol-Myers Squibb Co	BMY UN	USD25.11	USD21.12	-15.8901%	15.8901%
Dell Inc	DELL UQ	USD39.88	USD21.14	-46.9910%	46.9910%
Fortis	FORA NA	EUR24.04	EUR28.35	17.9285%	17.9285%
Freddie Mac	FRE UN	USD62.15	USD57.53	-7.4336%	7.4336%
General Electric	GE UN	USD34.14	USD32.28	-5.4482%	5.4482%
Honda Motor	7267 JT	JPY2,855	JPY3,930	37.6532%	37.6532%
ING Groep	INGA NA	EUR24.65	EUR32.42	31.5213%	31.5213%
Eli Lilly & Co	LLY UN	USD53.84	USD55.00	2.1545%	2.1545%
Novartis AG	NOVN VX	CHF62.95	CHF68.75	9.2137%	9.2137%
Pfizer Inc.	PFE UN	USD26.70	USD26.15	-2.0599%	2.0599%
Procter & Gamble	PG UN	USD53.94	USD59.54	10.3819%	10.3819%
Royal Dutch Shell*	RDSA NA	EUR26.45	EUR27.92	5.5577%	5.5577%
L'Oreal	OR FP	EUR65.15	EUR78.10	19.8772%	19.8772%
Sony Corporation	6758 JT	JPY3,750	JPY5,170	37.8667%	37.8667%
Takeda Pharmaceutical	4502 JT	JPY5,600	JPY7,880	40.7143%	40.7143%
Unilever NV	UNA NA	EUR18.75	EUR17.90	-4.5333%	4.5333%
Volkswagen AG	VOW GY	EUR44.74	EUR61.21	36.8127%	36.8127%
Wells Fargo & Company	WFC UN	USD60.44	USD69.73	15.3706%	15.3706%

Interest calculation for Year 2

The minimum absolute return for year 2 is 1.4940% (Total SA.).

Year 2 Interest = $\text{Max}(3.5\%, 0.4 \times 1.4940\%) = \text{Max}(3.5\%, 0.5976\%) = 3.5\%$

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Return Tracker

Year 1 Performance

Stocks	Bloomberg Code	16-Aug-04	09-Aug-05	Return	Absolute Return
Pinault-Printemps-Redoute	PP FP	EUR74.65	EUR82.60	10.6497%	10.6497%
Total SA	FP FP	EUR38.79	EUR52.17	34.4784%	34.4784%
Bristol-Myers Squibb Co	BMY UN	USD22.96	USD25.11	9.3641%	9.3641%
Dell Inc	DELL UQ	USD34.79	USD39.88	14.6306%	14.6306%
Fortis	FORA NA	EUR17.36	EUR24.04	38.4793%	38.4793%
Freddie Mac	FRE UN	USD66.19	USD62.15	-6.1036%	6.1036%
General Electric	GE UN	USD32.30	USD34.14	5.6966%	5.6966%
Honda Motor	7267 JT	JPY2,525	JPY2,855	13.0693%	13.0693%
ING Groep	INGA NA	EUR19.13	EUR24.65	28.8552%	28.8552%
Eli Lilly & Co	LLY UN	USD63.09	USD53.84	-14.6616%	14.6616%
Novartis AG	NOVN VX	CHF57.20	CHF62.95	10.0524%	10.0524%
Pfizer Inc.	PFE UN	USD31.40	USD26.70	-14.9682%	14.9682%
Procter & Gamble	PG UN	USD54.97	USD53.94	-1.8737%	1.8737%
Royal Dutch Shell*	RDSA NA	EUR20.45	EUR26.45	29.3399%	29.3399%
L'Oreal	OR FP	EUR55.60	EUR65.15	17.1763%	17.1763%
Sony Corporation	6758 JT	JPY3,590	JPY3,750	4.4568%	4.4568%
Takeda Pharmaceutical	4502 JT	JPY5,010	JPY5,600	11.7764%	11.7764%
Unilever NV	UNA NA	EUR16.13	EUR18.75	16.2190%	16.2190%
Volkswagen AG	VOW GY	EUR31.07	EUR44.74	43.9974%	43.9974%
Wells Fargo & Company	WFC UN	USD57.78	USD60.44	4.6037%	4.6037%

Interest calculation for Year 1

The minimum absolute return for year 1 is 1.8737% (Procter & Gamble).

Year 1 Interest = $\text{Max}(3.5\%, 0.4 \times 1.8737\%) = \text{Max}(3.5\%, 0.7495\%) = 3.5\%$

Notice of Corporate Action Adjustments

*Royal Dutch Shell

Corporate Action: Merger of Royal Dutch Petroleum with Shell Transport and Trading Co. Every share of Royal Dutch Petroleum will be replaced with 2 shares in the newly formed entity, Royal Dutch Shell (Bloomberg: RDSA NA).

Adjustment: The Share "Royal Dutch Petroleum" in the Underlying Basket shall be replaced with the newly formed entity "Royal Dutch Shell" and the Initial Price of Royal Dutch Shell shall be adjusted to EUR20.45 (the original Initial Price of Royal Dutch Shell was EUR40.90)

~Total SA

Corporate Action Details: 1) Stock split: every 1 share of Total will become 4 shares of Total after the stock split.
2) Spinoff: every 10 shares of Total (before stock split) will be entitled to 1 share of Arkema.

Effective Date: 17 May 2006

Adjustment Factor: = $0.25 \times \frac{\text{Closing Price of TOTAL SA on 17May06} - 0.1 \times \text{Reference Price of Arkema on 17May06}}{\text{Closing Price of TOTAL SA on 17May06}}$

$$= 0.25 \times \frac{210 - 2.7}{210} = \underline{\underline{0.246786}}$$

Adjustment to the Initial Price of Total SA: The Initial Price of Total SA will be adjusted by multiplying the original Initial Price with the Adjustment Factor. The adjusted Initial Price of Total SA is EUR157.2*0.246786 = EUR38.79

^ Unilever NV

Corporate Action: 3-for-1 stock split

Ex-date: 22 May 2006

Adjustment Factor: 3

Original Initial Reference Price: EUR 48.40

Adjusted Initial Reference Price: EUR 48.40 / 3 = EUR 16.13

#Honda Motor

Corporate Action: 2-for-1 stock split

Ex-date: 27 June 2006

Adjustment Factor: 2

Original Initial Reference Price: JPY5,050

Adjusted Initial Reference Price: JPY5,050 / 2 = JPY2,525

@ Wells Fargo & Company

Corporate Action: 2-for-1 stock split

Ex-date: 14 Aug 2006

Adjustment Factor: 2

Original Initial Reference Price: USD 57.78

Adjusted Initial Reference Price: USD 57.78 / 2 = USD 28.89